KEY PRODUCT INFORMATION/SUMMARY BOX

FIXED RATE CASH INDIVIDUAL SAVINGS ACCOUNT (ISA)

OakNorth

keyfacts®

The Financial Conduct Authority is a financial services regulator. It requires OakNorth to give you this important information to help you decide whether our Fixed Rate Cash ISAs are right for you. You should read this document carefully, together with the General Terms & Conditions and Product Terms & Conditions for Cash ISAs, so you understand what you are buying, and then keep it safe for future reference.

Account name	Fixed Rate Cash ISA
What is the interest rate?	<table><tr><th>Fixed Rate ISA Term</th><th>Gross rate (%)</th><th>AER (%)</th></tr><tr><td>12 Month Fixed Rate Cash ISA (Monthly Interest)</td><td>4.31</td><td>4.40</td></tr><tr><td>24 Month Fixed Rate Cash ISA (Monthly Interest)</td><td>4.46</td><td>4.55</td></tr><tr><td>36 Month Fixed Rate Cash ISA (Monthly Interest)</td><td>3.25</td><td>3.30</td></tr></table> Your account will start accruing interest once we've received and processed your first deposit. This usually happens the same business day, but no later than the next. Interest is calculated on the minimum daily balance and applied monthly, but only available at maturity. If you withdraw funds, interest will be calculated on your total balance up to – but not including – the withdrawal date.
Can OakNorth change the interest rate?	No. The interest rate is fixed for the full term, as outlined in the Terms and Conditions.
What would the estimated balance be after maturity based on a £1,000 deposit?	<table><tr><th>Fixed Rate Term</th><th>Initial deposit at account opening</th><th>Balance after maturity</th></tr><tr><td>12 Months</td><td>£1,000.00</td><td>£1,044.00</td></tr><tr><td>24 Months</td><td>£1,000.00</td><td>£1,093.07</td></tr><tr><td>36 Months</td><td>£1,000.00</td><td>£1,102.30</td></tr></table> This example is for illustrative purposes only. It assumes a single deposit, no withdrawals, that the account stays open for the full term, that interest is calculated daily and applied monthly, and that any interest earned stays in the account. It doesn't take individual circumstances into account.

© 2026 OakNorth | Confidential and proprietary
Last updated: 24/08/2026
OakNorth Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 629564). Registered Office: 57 Broadwick Street, London, W1F 9QS. Registered in England No. 8595042.

<table>
<tr>
<td>How do I open and manage my account?</td>
<td>
You must be a UK resident aged 18+ with a personal UK bank or building society account. Apply via our website or app. If you're transferring from another ISA provider, you'll need to apply on our website.

The minimum deposit to open the account is £1. The maximum deposit is the current ISA allowance (£20,000 for 2026/27), as set by HMRC. You can also transfer existing Cash ISAs from other providers – subject to electronic transfer availability. These limits are governed by HMRC rules. The total amount you can hold across all your OakNorth accounts (excluding interest) must not exceed £500,000.

Once approved, you'll have 30 calendar days to fund your account via deposit or ISA transfer. After the 30-day window, no further deposits will be accepted, and your account will be automatically closed if no funds have been added.

To manage your account, log in via the OakNorth web platform or app. Alternatively, you can contact us by email or phone.
</td>
</tr>
<tr>
<td>Can I withdraw money?</td>
<td>
Yes, but early withdrawals are subject to a charge depending on your chosen term. You can withdraw funds to your linked account or request an ISA transfer through your new provider.

If you withdraw or transfer before the term ends, the following charges apply:
<table>
<tr><th>ISA Deposit Term</th><th>Early Withdrawal Charges</th></tr>
<tr><td>12 Months</td><td>90 days of interest on the amount withdrawn</td></tr>
<tr><td>24 Months</td><td>180 days of interest on the amount withdrawn</td></tr>
<tr><td>36 Months</td><td>270 days of interest on the amount withdrawn</td></tr>
</table>
Withdrawal charges are deducted from your account balance at the time of withdrawal, which means you may get back less than you originally deposited.

Withdrawals can be made via the OakNorth web platform or app, or by contacting us via email or phone.

You can close or transfer your account at the end of the fixed term without penalty.

Please note that this is not a flexible ISA – any funds you withdraw can't be replaced.

We'll contact you at least 14 days before your maturity date to outline your options. Your maturity instructions will need to be provided by you logging into the web platform or app.

The options provided will allow you to:

a) Withdraw all or part of your account balance to your linked bank account

b) Reinvest all or part of your account balance into new OakNorth Savings
</td>
</tr>
</table>

© 2026 OakNorth | Confidential and proprietary
Last updated: 24/08/2026
OakNorth Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 629564). Registered Office: 57 Broadwick Street, London, W1F 9QS. Registered in England No. 8595042.

	product available at the time c) transfer your full Cash ISA balance to another ISA provider (in this case, you will need to give transfer instructions to the new ISA provider, who will forward the request to us on your behalf). Please refer to your maturity reminder emails for further information on your available options and how to provide your instructions. If no instructions are received, the total balance – including interest – will be automatically transferred into an OakNorth Easy Access Cash ISA. For current rates, see our website.
Additional information	Interest is paid gross, with no tax deduction and doesn't count toward your Personal Savings Allowance. This is based on current tax laws, which may change. The Annual Equivalent Rate (AER) shows the interest rate if paid and compounded annually. This Summary Box highlights key product features. It's not a substitute for our full Terms and Conditions.

© 2026 OakNorth | Confidential and proprietary
Last updated: 24/08/2026
OakNorth Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 629564). Registered Office: 57 Broadwick Street, London, W1F 9QS. Registered in England No. 8595042.